

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KURT A. RESCH
KATHLEEN A. RESCH
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:20-20802

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 23, 2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/02/2020 and confirmed on 6/11/20 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		189,710.00
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		189,710.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,310.00	
Trustee Fee	9,822.25	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		13,132.25

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	CITIZENS BANK NA	0.00	8,714.56	0.00	8,714.56
	Acct: 5953				
	FREEDOM MORTGAGE CORPORATION	0.00	96,854.61	0.00	96,854.61
	Acct: 0350				
	FREEDOM MORTGAGE CORPORATION	1,800.93	1,800.93	0.00	1,800.93
	Acct: 0350				
	HAMPTON TOWNSHIP (STRM WTR)	0.00	0.00	0.00	0.00
	Acct: 5L35				
	HYUNDAI CAPITAL AMERICA D/B/A KIA M	7,357.68	7,357.68	725.24	8,082.92
	Acct: 5378				
					115,453.02

Priority					
	FRANCIS E CORBETT ESQ	0.00	0.00	0.00	0.00
	Acct:				
	KURT A. RESCH	0.00	0.00	0.00	0.00
	Acct:				
	FRANCIS E CORBETT ESQ	3,310.00	3,310.00	0.00	0.00
	Acct:				
	PA DEPARTMENT OF REVENUE*	5,843.78	5,843.78	0.00	5,843.78
	Acct: 9426				
	INTERNAL REVENUE SERVICE*	49,294.23	49,294.23	0.00	49,294.23
	Acct: 9426				
	KEYSTONE MUNIC COLLECTIONS** NOV	0.00	0.00	0.00	0.00
	Acct: 9426				
	HAMPTON TOWNSHIP SD (HAMPTON) (E	383.51	383.51	0.00	383.51
	Acct: 9426				
	HAMPTON TOWNSHIP (EIT)	383.49	383.49	0.00	383.49
	Acct: 9426				
	HAMPTON TOWNSHIP SD (HAMPTON) (E	1,492.42	1,492.42	0.00	1,492.42
	Acct: 9426				
	HAMPTON TOWNSHIP (EIT)	1,492.42	1,492.42	0.00	1,492.42
	Acct: 9426				
					58,889.85

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	CITIZENS BANK NA Acct: 5104	5,716.17	158.39	0.00	158.39
	CITIBANK NA** Acct: 8749	603.20	16.71	0.00	16.71
	DEPARTMENT STORES NATIONAL BANK Acct: 2843	406.48	11.27	0.00	11.27
	PNC BANK NA Acct: 4147	3,226.42	89.41	0.00	89.41
	PNC BANK NA Acct: 8017	50,724.30	1,405.58	0.00	1,405.58
	PNC BANK NA Acct: 0694	6,616.25	183.34	0.00	183.34
	SELECTIVE INSURANCE CO OF AMERICA/ Acct: 1751	2,432.00	67.40	0.00	67.40
	QUANTUM3 GROUP LLC - AGENT COMEN Acct: 9664	4,829.51	133.82	0.00	133.82
	PA DEPARTMENT OF REVENUE* Acct: 9426	400.49	11.10	0.00	11.10
	INTERNAL REVENUE SERVICE* Acct: 9426	4,474.74	124.00	0.00	124.00
	DUQUESNE LIGHT COMPANY(*) Acct: 7287	844.35	23.40	0.00	23.40
	HAMPTON TOWNSHIP SD (HAMPTON) (E Acct: 9426	188.84	5.23	0.00	5.23
	HAMPTON TOWNSHIP (EIT) Acct: 9426	188.81	5.23	0.00	5.23
	BERNSTEIN BURKLEY PC Acct:	0.00	0.00	0.00	0.00
	PHELAN HALLINAN DIAMOND & JONES L Acct:	0.00	0.00	0.00	0.00
	JEFFREY R HUNT ESQ Acct:	0.00	0.00	0.00	0.00
	KML LAW GROUP PC* Acct:	0.00	0.00	0.00	0.00
	GRB LAW** Acct:	0.00	0.00	0.00	0.00
					2,234.88
TOTAL PAID TO CREDITORS					176,577.75
TOTAL CLAIMED					
PRIORITY		58,889.85			
SECURED		9,158.61			
UNSECURED		80,651.56			

Date: 05/23/2025

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

KURT A. RESCH
KATHLEEN A. RESCH
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:20-20802

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Kurt A. Resch
Kathleen A. Resch
Debtors

Case No. 20-20802-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 27, 2025

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 29, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Kurt A. Resch, Kathleen A. Resch, 3020 East Bardonner Road, Gibsonia, PA 15044-8111
15210054	Bureau of Individual Tax, P.O. Boc 280432, Harrisburg, PA 17128-0432
15210065	PNC Credit Card, P.O. Box 856177, Louisville, KY 40285-6177
15210066	Selective Insurance Company, Amato and Keating, P.C., 107 N. Commerce Way, Ste. 100, Bethlehem, PA 18017-8913

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: Bankruptcy@Freedommortgage.com	May 28 2025 03:49:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	+ Email/Text: ebnpeoples@grblaw.com	May 28 2025 03:49:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
cr	+ Email/Text: ebnjts@grblaw.com	May 28 2025 03:49:00	Township of Hampton, GRB Law, 437 Grant Street 14th Floor, Frick Building, Pittsburgh, PA 15219, UNITED STATES OF AMERICA 15219-6101
15210055	Email/Text: Bankruptcy.RI@Citizensbank.com	May 28 2025 03:49:00	Citizens Bank, P.O. Box 42008, Providence, RI 02940-2008
15216636	Email/Text: Bankruptcy.RI@Citizensbank.com	May 28 2025 03:49:00	Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 02919
15229163	Email/Text: Bankruptcy.RI@Citizensbank.com	May 28 2025 03:49:00	Citizens Bank, N.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15210056	Email/Text: Bankruptcy.RI@Citizensbank.com	May 28 2025 03:49:00	Citizens Credit Card, P.O. Box 42010, Providence, RI 02940-2010
15240492	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:22	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15210062	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:10	Macy's, P.O. Box 9001094, Louisville, KY 40290-1094
15240439	Email/Text: bnc-quantum@quantum3group.com	May 28 2025 03:50:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
15240482	+ Email/Text: kburkley@bernsteinlaw.com	May 28 2025 03:51:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15232227	Email/Text: Bankruptcy@Freedommortgage.com	May 28 2025 03:49:00	FREEDOM MORTGAGE CORPORATION, ATTN.: BANKRUPTCY DEPARTMENT, 11988

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 30

			Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15210057	Email/Text: Bankruptcy@Freedommortgage.com	May 28 2025 03:49:00	Freedom Mortgage, P.O. Box 6656, Chicago, IL 60680-6656
15243293	+ Email/Text: Hcabankruptcy-courtntices@hcamerica.com	May 28 2025 03:51:00	HYUNDAI CAPITAL AMERICA DBA, KIA MOTORS FINANCE, PO BOX 20825, FOUNTAIN VALLEY, CA 92728-0825
15257741	+ Email/Text: Bankruptcy@keystonecollects.com	May 28 2025 03:50:00	Hampton Township, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15257740	+ Email/Text: Bankruptcy@keystonecollects.com	May 28 2025 03:50:00	Hampton Township School District, c/o Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210058	Email/PDF: Citi.BNC.Correspondence@citi.com	May 28 2025 04:08:14	Home Depot Credit, P.O. Box 9001010, Louisville, KY 40290-1010
15210059	Email/Text: sbse.cio.bnc.mail@irs.gov	May 28 2025 03:50:00	Internal Revenue Service, P.O. Box 69 Stop 11, Memphis, TN 38101-0069
15210060	+ Email/Text: Bankruptcy@keystonecollects.com	May 28 2025 03:50:00	Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
15210061	^ MEBN	May 28 2025 03:48:33	Kia Motors Finance, P.O. Box 650805, Dallas, TX 75265-0805
15238526	Email/Text: Bankruptcy.Notices@pnc.com	May 28 2025 03:49:00	PNC Bank National Association, PO Box 94982, Cleveland OH 44101
15210064	Email/Text: Bankruptcy.Notices@pnc.com	May 28 2025 03:49:00	PNC Bank, N.A., P.O. Box 747032, Pittsburgh, PA 15274-7032
15213881	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 28 2025 03:50:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
15237641	Email/Text: bnc-quantum@quantum3group.com	May 28 2025 03:50:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15243283	+ Email/Text: ebnjts@grblaw.com	May 28 2025 03:49:00	Township of Hampton, GRB Law, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh PA 15219-6101
15210067	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 28 2025 03:50:00	Ultra Credit Card, P.O. Box 659820, San Antonio, TX 78265-9120

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15210063		PNC Bank Credit Card, P.O. Box 856177, Louisville
cr	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court:, Citizens Bank N.A., One Citizens Bank Way, JCA115, Johnston, RI 029119
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0315-2

User: auto

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Date Rcvd: May 27, 2025

Form ID: pdf900

Total Noticed: 30

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 29, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 23, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor Freedom Mortgage Corporation dcarlon@kmlawgroup.com
Francis E. Corbett	on behalf of Debtor Kurt A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Francis E. Corbett	on behalf of Joint Debtor Kathleen A. Resch fcorbett@fcorbettlaw.com fcorbett7@gmail.com
Jeffrey R. Hunt	on behalf of Creditor Township of Hampton jhunt@grblaw.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Mario J. Hanyon	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 9